

Imaged Certificate of Notice

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UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)



Order Filed on September 13, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Joseph C. Aretino and Caryn A. Aretino

Case No.:

18-23657

Adv. No.:

Hearing Date:

9/13/2023

Judge:

Michael B. Kaplan

**ORDER APPROVING REFINANCE OF MORTGAGE**

The relief set forth on the following page is hereby **ORDERED**.

.....

**DATED: September 13, 2023**

A handwritten signature of Michael B. Kaplan in black ink, written over a horizontal line.

Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**I. Mark Cohen Law Group**

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Attorney for Debtors

**United States Bankruptcy Court**

District of New Jersey

In re:	:	Case No. 18-23657 (MBK)
	:	
JOSEPH C. ARETINO and	:	Chapter 13
CARYN A. ARETINO	:	
	:	
Debtors	:	

**ORDER APPROVING REFINANCE OF MORTGAGE**

The relief set forth on the following pages, numbered one (1) through two (2) is hereby ordered.

**ORDERED, ADJUDGED and DECREED** the mortgage refinance agreement between the debtors, and Aura Mortgage Advisors is approved; and it is further

**ORDERED** that the debtors are authorized to sign the mortgage refinance agreement and any other documents required in connection therewith; and it is further

**ORDERED** in the event a mortgage refinance is completed and the pre-petition arrears are capitalized into the loan, Secured Creditor Bank of America shall amend the arrearage portion of its Proof of Claim to zero or withdraw the claim within thirty (30) days of completion of the loan modification; and it is further

**ORDERED** that the Chapter 13 Trustee shall suspend disbursements to secured creditor Bank of America pending completion of loan refinance and all money that would otherwise be paid to secured creditors, be held until the arrearage portion of the claim is amended to zero or the claim is withdrawn, or the Trustee is notified by the secured creditors that the refinance was not consummated; and it is further

**ORDERED** that in the event the refinance is not consummated, the creditor shall notify the Trustee and the debtors' attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to secured creditor; and it is further

**ORDERED** with respect to any post-petition orders, claims for post-petition mortgage arrears, and order for creditor's attorney's fees which are being capitalized into the loan, secured creditor will amend any and all post-petition orders or claims within thirty (30) days after completion of the loan refinance; and it is further

**ORDERED** that the terms of this Order and the Mortgage Refinance Agreement shall survive the completion, dismissal or conversion of this case.

In re:  
Joseph C. Aretino  
Caryn A. Aretino  
Debtors

Case No. 18-23657-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Sep 13, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph C. Aretino, Caryn A. Aretino, 70 Jackson Street, Long Branch, NJ 07740-5845

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jonathan Goldsmith Cohen	on behalf of Debtor Joseph C. Aretino imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com
Jonathan Goldsmith Cohen	on behalf of Attorney Jonathan Goldsmith Cohen imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com
Jonathan Goldsmith Cohen	

District/off: 0312-3

User: admin

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Date Rcvd: Sep 13, 2023

Form ID: pdf903

Total Noticed: 1

on behalf of Joint Debtor Caryn A. Aretino imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com

Kevin Gordon McDonald

on behalf of Creditor BANK OF AMERICA N.A. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8